Case 19-10122-ref Doc 22 Filed 03/08/19 Entered 03/09/19 01:37:38 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Frank James Stack, III Debtor Case No. 19-10122-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 1 Date Rcvd: Mar 06, 2019 Form ID: 309I Total Noticed: 18

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 08, 2019.
                 +Frank James Stack, III, 126 East State Street, Quarryville, PA 17566-124 +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
db
                                                                            Ouarryville, PA 17566-1245
tr
                   Reading, PA 19606-2265
                 +Bureau of Audit and Enforcement,
                                                         City of Allentown,
                                                                                  435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
smg
                  City Treasurer, Eighth and Washington Streets, Reading, PA 19601
                 +Dun & Bradstreet, INC,
                                              3501 Corporate Pkwy, P.O. Box 520,
                                                                                           Centre Valley, PA 18034-0520
smg
smg
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg
                 +Carrington Mortgage Services, 15 Enterprise St, Aliso Viejo, CA 92656-2654
+Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-371
+Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14255417
14255416
                                                                                              Anaheim, CA 92803-3730
14282120
                 +Deutsche Bank National Trust Company, as Indenture,
                                                                               701 Market Street,
14258556
                   Philadelphia, PA 19106-1541
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: richard@lipowlaw.com Mar 07 2019 02:52:36
aty
                                                                                     RICHARD N. LIPOW,
                                                                                                            Lipow Law Office,
                   629 Swedesford Road,
                                             Malvern, PA 19355
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2019 02:53:21
                                                                                                     U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq.,
                                                  Room 1250,
                                                                 615 Chestnut Street,
                                                                                            Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 07 2019 02:53:10
                                                                                                United States Trustee,
ust
                  Office of the U.S. Trustee, 833 Chestnut Street, EDI: IRS.COM Mar 07 2019 07:43:00 INTERNAL REVE
                                                                                               Philadelphia, PA 19107-4405
                                                                               Suite 500,
14255418
                                                            INTERNAL REVENUE SERVICE,
                  CENTRAILIZED INVOLVENCY OPERATION, PO BOX 7346, Philadelphia, PA 19101-7346 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2019 02:53:06
14270722
                   Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
                   Harrisburg PA 17128-0946
14255419
                 +EDI: SWCR.COM Mar 07 2019 07:43:00
                                                               Southwest Credit Systems,
                                                                                               4120 International Parkway,
                   Suite 1100.
                                  Carrollton, TX 75007-1958
                 +EDI: SWCR.COM Mar 07 2019 07:43:00
14255420
                                                              Southwest Credit Systems,
                                                                                               4120 International Pkwy,
                   Carrollton, TX 75007-1958
                                                                                                         TOTAL: 7
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                  Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                        P.O. Box 280946,
smg*
                   Harrisburg, PA 17128-0946
                                                                                                         TOTALS: 0, * 1, ## 0
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2019 at the address(es) listed below:

DENISE A. KUHN on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue dkuhn@attorneygeneral.gov

REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-4 bkgroup@kmllawgroup.com
RICHARD N. LIPOW on behalf of Debtor Frank James Stack, III richard@lipowlaw.com,
ecflipow@gmail.com;r44824@notify.bestcase.com

SCOTT WATERMAN ECFmail@fredreiglech13.com, ECF_FRPA@Trustee13.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case 19-10122-ref Doc 22 Filed 03/08/19 Entered 03/09/19 01:37:38 Desc Imaged

			- CEHHICAIE UI	1111111111111111111111111111111111111	Faut	5 	
Information to	identify th	e case:			. ag	3 = 0. 0	
Debtor 1	Frank Jan	Frank James Stack III				Social Security number or ITIN	xxx-xx-2086
	First Name	Middle Name	Last Name	•		EIN	
Debtor 2 (Spouse, if filing)			Last Name	-		Social Security number or ITIN	
	First Name	Middle Name				EIN	
United States Bankruptcy Court Eastern Distr		rict of Pennsylvania			Date case filed for chapter 13	1/8/19	
Case number: 1	9-10122-ref						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Frank James Stack III	About Debtor 2.
2.	All other names used in the last 8 years		
3.	Address	126 East State Street Quarryville, PA 17566	
		RICHARD N. LIPOW	Contact phone (610) 251-2500
4.	Debtor's attorney Name and address	Lipow Law Office 629 Swedesford Road Malvern, PA 19355	Email: richard@lipowlaw.com
5.		SCOTT WATERMAN	Contact phone (610) 779–1313
	Name and address	Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Email: ECFmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M.
	You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (610)2085040
			Date: 3/6/19

For more information, see page 2

Debtor Frank James Stack III Case number 19–10122-ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	April 2, 2019 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606					
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.						
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 6/1/19					
r	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 						
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 						
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/19/19					
		Deadline for governmental units to file a proof of claim:	Filing deadline: 7/7/19					
		Deadlines for filing proof of claim:	A second of all in force would be blocked at					
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.						
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors					
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 750.00 p. The hearing on confirmation will be held on: 5/9/19 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madi PA 19601	·					
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.						
11	l. Filing a chapter 13 bankruptcy case	g a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts						
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law					
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the objective must receive must receive the objective must receive must receive the objective must receive the objective must receive must recei	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you					